

DELAWARE COMPENSATION RATING BUREAU, INC.

Financial Data Open Claim Ratios

The attached represents the ratio of the number of open indemnity claims to the number of reported indemnity claims by policy year from data collected from financial calls. Exhibit 7 page 1 shows corresponding data based on unit statistical data.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS  
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY YEAR	24	36	48	60	72	84	96	108	120	132
2003										0.0233
2004									0.0278	0.0228
2005								0.0291	0.0231	0.0220
2006							0.0606 *	0.0498 *	0.0481 *	0.0418 *
2007						0.0653 *	0.0553	0.0448	0.0401	0.0362
2008					0.0739	0.0526	0.0438	0.0345	0.0263	
2009				0.1091 *	0.0909 *	0.0640	0.0477	0.0426		
2010			0.1703 *	0.0972	0.0716	0.0509	0.0400			
2011		0.2673 *	0.1504	0.0845	0.0688	0.0471				
2012	0.4566 *	0.2618	0.1642	0.0913	0.0558					
2013	0.4392	0.2611	0.1499	0.0852						
2014	0.4548	0.2357	0.1459							
2015	0.4352	0.2528								
2016	0.4401									

Denotes lowest open claim ratio shown for each report level.  
\* Denotes highest open claim ratio shown for each report level.